

NYC TRANSCRIPTION
124 E. 40TH STREET, STE. 403
NEW YORK, NY 10016
212-697-4005

CERTIFICATION TRANSCRIPT

June 25, 2021

This is a certified transcript from a digital file sent by Fazzio Law entitled:

Manchanda Recording 02.wav

NYC Transcription has no connection to Fazzio Law or any of the parties of this case.

Sincerely,



Azure Bourne

NYC Transcription

Sworn to before me Etta Renee Barmann

By Azure Bourne

On the date of June 25, 2021 at New York, NY

Etta Renee Barmann
Notary
6/25/21

ETTA RENEE BARMANN
Notary Public, State of New York
No. 01BA6402171
Qualified in Bronx County
Commission Expires Dec. 30, 2023

FILE: MANCHANDA RECORDING 02

Time: 31:48

SPEAKERS:

Rahul D. Manchanda

Mr. Sarang

Sarang: Can I speak with Rahul please? Manchanda?

Rahul: Who's calling?

Sarang: This is Mr. Sarang, with ECMC, on a recorded line. Is this Rahul?

Rahul: Yes its...

Sarang: Hey, how ya doin'. Happy Friday.

Rahul: How can I help you

Sarang: To make sure I've got the right Rahul on the phone. I've got a date of birth here 11/2/72?

Rahul: Sure.

Sarang: All right, perfect. Okay Rahul, my name is Mr. Sarang and we're giving you a call today from ECMC on a recorded line speaking in reference to your defaulted federal student loans. We're actually calling to give you options for ways of avoiding any future wage garnishments and ask you have you already filed your taxes by any chance?

Rahul: Well no I haven't. I've got an extension but I also did some [Inaudible]. I think I emailed a few people there. A lump sum payment or maybe a payment plan. I haven't...

Sarang: Yeah. That's actually one of the reasons why I was actually contacting you. How's your Friday comin' along so far?

Rahul: It's going. [Laugh]

Sarang: It's gettin' there? Slowly but surely?

Rahul: Yeah.

Sarang: Okay. Not a problem. All right. So really quickly, I just wanted to make sure that the information we have for you is still correct. I have, let's see here: Is it 150 West 51st Street, Apartment 2106?

Rahul: Yep.

Sarang: New York. I'll say it again. Suite number...

Rahul: Yeah. It's 2106. That's right.

Sarang: Okay I gotcha. Okay. No worries. I got New York, NY 10009. And then I have your home phone as the 646 645-0993. Is that correct as well.

Rahul: Ah no. The zip is 10019.

Sarang: Oh *one*. Zero zero one nine. All right. And then I got your home phone as the (646) 645-0993. Is that correct?

Rahul: That's correct.

Sarang: All right perfect. And the work number, Rahul?

Rahul: That's my same number 646...

Sarang: Oh. No worries. Can ECMC and its representatives contact you at your current or future cell phones that you're using or automated dialer?

Rahul: Sure.

Sarang: All right perfect. It's not like a robo call or anything. It's a human. We just actually have to use that service in order to call you. And then I got your date of birth as 11/2/72 and then email at: info at your last name dash law.com

Rahul: That's right.

Sarang: Is that correct? Yup sorry. I didn't want to butcher your last name. All right. And.... Okay. And the name of your current employer, Rahul?

Rahul: It's self.

Sarang: All right self-employed. Okay gotcha. I see your first name. Are you of the Indian descent by any chance?

Rahul: I am.

Sarang: Oh nice. Same here.

Rahul: Okay cool. [Laugh]

Sarang: Actually the jhavati.

Rahul: Awesome.

Sarang: Yeah. I was lookin' at that name and I was like: Hey okay. I've always wanted to go to New York. Never had the chance to do so.

Rahul: You're in California, right?

Sarang: Yah. I'm out here in California. Sacramento? Have you ever been out here?

Rahul: We should totally switch places. I'd love to be where you are. [laughs]

Sarang: Absolutely. I mean right now I'm looking outside it's raining and I just don't even want to go out there. Okay. So. And Rahul are you married?

Rahul: No I'm divorced.

Sarang: Okay. All right. And so look. All I'm gonna do, cause you actually have another option. And looking at I'm pretty sure.... I mean typically when most people hear that about this option they typically take advantage of it. So I wanted to make sure that you have all your options. Okay?

Rahul: Um-hm.

Sarang: So really quickly. All I'm gonna do is I'm just gonna ask you a couple of questions. You can just give me a yes or a no. Okay?

Rahul: Okay.

Sarang: All right. So the current balance. It's \$161,349.62. Do you have the ability or resources Rahul to pay that amount in full?

Rahul: Wait. \$161 or \$125? I have 125

Sarang: No I got it at \$161,349.62

Rahul: No that's wrong. That's gotta be wrong. Cause I even have a letter from ECMC.

Sarang: Your principle. Your principle was \$124,790.

Rahul: Okay.

Sarang: And then you have... So collection costs were applied here as well. And that's probably the differential that you're looking in reference to.

Rahul: I see. I see 128. It says 40,000 [Inaudible]

Sarang: So here. I'll just actually give you the breakdown since this is only and specifically one loan. It's all just actually listed right here. Do you have a pen and paper there with you? I could just read it off to you.

Rahul: Sure.

Sarang: All right. So your principal balance.... [To computer: Oh c'mon. Don't start waggin' on me now.] Sorry this thing is moving like molasses. All right. So your principal balance it's \$124,790.43.

Rahul: That's...

Sarang: The interest it's \$4,977.52. The collection costs are \$31,581.67.

Rahul: Whoa. Wow.

Sarang: Correct.

Rahul: Why?

Sarang: That's what happens when you get in default. But look. I mean like I said. In the event that I'll be able to go ahead and continue with the conversation, there is good news for you. And that's why the total balance is the \$161,349.62. And I'm pretty sure you're like: There possibly can't be any good news. But there is. Okay. And... I'm sorry. So you can just simply give me a yes or no. The balance it's \$161,349.62. Can you pay that in full?

Rahul: No way. [Laugh] No way.

Sarang: Can you settle for a lesser amount? Sorry we just have to ask these questions. Can you settle for a lesser amount?

Rahul: Yes sir. I could try that. Yeah.

Sarang: All right. So that's what I was speaking in reference to. So look. You can settle for a lesser... It's gonna be in one lump sum payment. And it's gonna be close to that specific amount. It's gonna be roughly around 80 to 85 percent of that balance.

Rahul: Ooooh.

Sarang: Would you be able to settle for a lesser amount.

Rahul: How, how long would I have to pay... could I have to pay that?

Sarang: Well, well that's the whole thing. It's only gonna be valid for a fourteen day time frame. So would you be able to do that now as we speak?

Rahul: No. I definitely don't have any assets.

Sarang: Okay.

Rahul: [Inaudible]

Sarang: Not a problem. So this is what I wanted to advise you Rahul. I don't know if you're aware of this or not. The good news, okay? Here's the good news. The good news is that you're eligible for the rehabilitation program, which requires you to make nine out of ten on-time monthly payments. And the payments are gonna be based off of your income and your family size. Or your financial situation. And upon completion of the program, you're gonna be eligible for deferments, forbearances, financial aid. Any negative credit reporting of the default is requested to be removed after forty-five days as well. And then you're also gonna be decertified to have your federal taxes intercepted and all set as well. Now, a lot of people don't know that, but everybody gets two chances to rehabilitate. And I don't even see that you've used any. And ultimately, we would want to make sure that we would set you up on an arrangement that you know for sure you're gonna be able to complete. Because we wouldn't want you to default again. That would defeat the purpose. [Pause] Make sense?

Rahul: [Cough] Yes.

Sarang: I just wanted to give you an example. Do you know what your AGI was last year? Do you know what your Adjusted Growth Income was? Do you happen to have file your taxes? Or have a W-2 there? Or a 1099 I mean, since you're self-employed.

Rahul: My accountant is doing that right now. But he did [Inaudible].

Sarang: Do you have a ballpark idea though? Just so I can give you an example.

Rahul: Probably somewhere in the last couple of years. [Inaudible] 3 years. Similar in that region somewhere.

Sarang: How much was it?

Rahul: It was... one was a negative year, one was 25,000, one was 40,000 I think.

Sarang: What was last year.

Rahul: Uh... I don't know that.

Sarang: What was it last year.

Rahul: That's what I don't know. I mean I don't know that yet. I'm doing it right now my taxes.

Sarang: But can you just give me a ballpark? Like, say hey it's \$80,000. Or you know, 60,000 or 50. Or.... you know what I mean? Can you give me a general idea?

Rahul: I couldn't even tell you. Cause I have to wait [Inaudible]. He's doin it right now.

Sarang: Okay. Cause it's a system. It's gonna calculate an amount. If you can't do it, you can't do it. And I want to make sure that I give you further options in the event that you're not gonna be able to do it. But you definitely want to take advantage of the rehabilitation program.

Rahul: Yes.

Sarang: It's a program that's directly under the Department of Education and you only get two chances.

Rahul: 30 Grand? Why 30 grand in collection costs. I didn't sign up for that? Who took over my loan to do that? I mean that's crazy.

Sarang: Well that's what happens whenever you get a *default*.

Rahul: Really?

Sarang: Yah.

Rahul: That's part....

Sarang: That's outlined in.... Exactly. That's why... I know. Trust me I get it. But I mean if you would just give me an example of what your Adjusted Growth Income was, there's light at the end of the tunnel for this.

Rahul: \$25,000? Twenty-five thousand.

Sarang: Okay here. All right so look. What is your family [XXX] including yourself?

Rahul: It's like two kids and me.

Sarang: Gotcha. So what? You're two kids and you three?

Rahul: Um-hm.

Saraang: So this is an example. Okay Rahul? With the information you're providing me right now I'm able to give you monthly payments at \$5 on a monthly basis.

Rahul: Oh my goodness.

Sarang: Okay? And you're like, well what's \$5 dollars gonna do. I get it. It's gonna get you out of *default*. So as long as long as you can show us that you're gonna be able to make these 9 out of 10 on-time monthly payments, you're gonna go ahead and get yourself out of default, at which point in time you're gonna be eligible for deferments, forbearances, financial aid, any negative credit reporting of the defaults requested, and you're removed out to forty five days as well. Cause I'm pretty sure this is affecting your credit report very negatively right now.

Rahul: Yes.

Sarang: And just by making the 5 dollar payments, you're gonna get yourself out of default, at which point in time finally when you do get a lot of beef on it, you can say hey you know originally my principal balance was \$125,000, I was placed in a default and I'm disputing the collection costs on behalf of the account. You know, so there's multiple avenues that you'd like to take. But I mean it's like I said, I'm a big believer of knowing is half the battle. You know what I mean?

Rahul: Yes. [Inaudible]

Sarang: Hey. Not a problem.

Rahul: Will that take off the collection costs? They [Inaudible]

Sarang: Well ultimately you want to make sure you get yourself out of default. And then whenever you get sent to your new lender, that's when you're gonna be able to work out another payment arrangement. And that's when you can expect your payments to increase as well.

Rahul: Got it. Okay. And the 30,000?

Sarang: You know what I mean?

Rahul: And the 30,000 like comes off? Or is it just.... after if I make the payments? I don't know how it works. Or is it only going to be 151,000.

Sarang: Well it's... Unfortunately I wouldn't be able to advise you of that because we're not the new lender. But what I can advise you is that in that point in time you're gonna be *out of default*. So whenever you get yourself *out of default* you do have the ability to contest it in the event that you wanted to do so and say hey, you know I was in limbo, I was looking to make a payment arrangement. Somehow somewhere my account got defaulted. Soon as it was defaulted, instantaneously I did set a new arrangement. Just to make sure that my loans are gonna be

rehabilitated to get myself out of default. But the only way I'm gonna be able to get you squared away with this is verifying your proof of income. You know, you said it's 25 grand?

Rahul: Um-hm.

Sarang: So. You know what I mean. As long as you're able to confirm that. Or even in the event that it's higher, you know your payments are just gonna be increased just by a little bit. I mean as you can see, with the information that you're providing them, they ought to be able to give you monthly payments of \$5. On a monthly basis.

Rahul: That's awesome.

Sarang: You know what I mean?

Rahul: Yes yes.

Sarang: So. And further to mention, we're going to be sending everything to you in writing as well. You know we like to make sure all of our I's are dotted and T's are crossed as well.

Rahul: Okay.

Sarang: So do you know when you're gonna be able to obtain that 1099.

Rahul: He said that...

Sarang: That's the only thing that's really...

Rahul: He said... he said maybe a little bit like the 23rd, a little bit after April, maybe late April. Like he said maybe like early May. That's called an extension. I should have it in a couple of weeks.

Sarang: Uh-huh.

Rahul: I should have it in a couple of weeks. That's what he said. you know. But I....

Sarang: No. I hear you.

Rahul: Or even May maybe. I don't even know. Like...

Sarang: Right. So that's the only thing. So as soon as you can... You don't even. He doesn't even need to... I mean how are you obtaining... What about last year? Do you have last year's?

Rahul: I did. I sent all that stuff together. I sent three year's tax returns. You got...

Sarang: Oh. oh. Give me one second then. [sings, ha ha ha. doot doo doo.] How's the weather out there today. Freezing?

Rahul: It's pretty good man. It's actually pretty nice today, which is kinda cool. It's like...

Sarang: Oh here we go. Like so look. I'm so sorry to interrupt. I deeply apologize. But look, I did find your Adjusted Growth Income.

Rahul: Sure.

Sarang: So I can actually get you all squared away with this now. [Singing: Uh hum hum. Dit dit dit dit dit dit dit.]

Rahul: Thank you. Thank you for helping me. Thank you for helping me bro. So much.

Sarang: Hey don't worry. Not a problem.

Rahul: Like I had this divorce. I married this American chick. She just ruined my life and I was bankrupt.

Sarang: Ah ha. Trust me I've been there. Right now my girlfriend is actually doing the same thing right now.

Rahul: Yeah?

Sarang: Absolutely. Trust me I hear you.

Rahul: She [XXX] for years [Inaudible]. I've been courtin' with her for ten years. Like 2007. [Inaudible] Become my [XXX] in court. Like whenever I walk out the door I get served in another state. Like I go file motions, I gotta litigate there and then I come back. And it's like she's literally the gift that keeps on giving. It's like I can't even describe it. I mean the pain it's like.... My hair has turned white because of it. You know it's really... It's just incredible you know. And nobody cares. None of the Judges care. Nobody cares. Cause you're a man and so you don't let me [Inaudible]. And then being Indian, man. Like you know the American they see [Inaudible].

Sarang: Right. Exactly. I mean it's the perception as well, you know. I mean it's just how... Trust me, I get it. I truly do. Okay. So look, Rahul. Ultimately, I want to make sure that I set you up on an arrangement that you know for sure that you're gonna be able to complete. Okay?

Rahul: Uh-huh.

Sarang: Cause it seems like lookin' at this information you probably made a little more money last year. Or the year before. Or whenever you did provide this tax form for.

Rahul: Yeah.

Sarang: And so, I mean you may have made a little bit more money. But like I said, I want to make sure I set you up on an arrangement you know you're gonna be able to complete.

Rahul: Um-hm.

Sarang: So if this doesn't work for you, you definitely want to let me know, so I can give you your further options. Okay? Cause like I said, knowing is half the battle. I want to make sure that you get all your options, okay?

Rahul: Okay.

Sarang: So with the information, it looks like your Adjusted Growth Income was for \$49,113.00. And here. Now this actually has... [To himself: 49,113 okay]. Okay. All right, so look. With this information that you previously provided, we're gonna be able to give monthly payments at \$388 on a monthly basis. Now can you afford this payment?

Rahul: What about the previous two years in terms of.... Can you factor that in there as well?

Sarang: No. It has to be the most recent one and this is the most recent one that we have on file.

Rahul: Got it.

Sarang: So I mean if you're... You know what I mean? Like I said, if you can't do it, then you can't do it. You know what I mean? Simple as that. I don't want to set you up on an arrangement that, you know, you're gonna be able to default on. So I'm just gonna give you another option.

Rahul: 300 what?

Sarang: It's 388. Three hundred eighty eight dollars on a monthly basis. Can you afford this payment. Simple yes or no would suffice.

Rahul: I think I could do it. I just don't have my card, my last year's insurance. But I think that sounds like I could do it. You know I think I could do it.

Sarang: Okay. Right. So you know how you say it *sounds* like you could do it. You *might* be able to do it. I want to set you up on something that you know *for sure* you're gonna be able to do. Do you think that's gonna be a *little* steep for you. I mean if it is, that's okay. That's perfectly fine. That's understandable.

Rahul: You want me to wait until I get my return from my...

Sarang: No, not at all. The sooner that you can get this situated right now. Because you're gonna be accruing interest Rahul.

Rahul: Right.

Sarang: You know what I mean? Throughout the whole process. So the sooner you get in here and the sooner you start making these promises, the sooner your nine months start.

Rahul: Okay. Let's do a payment plan like you said.

Sarang: Okay. So then are you saying that you're not gonna be able to do the 388 dollars? Is that correct?

Rahul: No. I'm saying yes. We can do that. We can do it.

Sarang: Okay, you *can* do it.

Rahul: Yes.

Sarang: All right, perfect. So let me get you all squared away then. Perfect. So that's gonna be three hundred and eighty eight dollars. What kind of Indian are ya? If you don't mind me asking.

Rahul: I don't even know. Pujabi...

Sarang: My name is Meetoon by the way.

Rahul: Oh, nice to meet you Meetoon.

Sarang: Like Meeton Sakharadajhi. I don't know if you know who that is.

Rahul: Oh yah. Mettoon [XXX]. The actor.

Sarang: Exactly. Yah I know. Tell me about it. My dad was a huge fan and of course....

Rahul: Are you related?

Sarang: Naw. Not at all. We're not related at all. He was just a huge fan. Watched movies all the time of course. Had a son. And of course I got named Metoon. So I was like, great. Thanks.

Rahul: [Laugh] That's awesome though. My mom named me after Rahul Gandhi so I guess...

Sarang: Oh okay. I gotcha.

Rahul: [Inaudible] named after somebody, right?

Sarang: Right right. True story. True story.

Rahul: [Laugh]

Sarang: Okay. Now you know what? They actually had your... They didn't have your family size correct on here either. So that's actually gonna make this go down a little bit more as well. So let's do that. You got a pen and paper there with you?

Rahul: Yes sir.

Sarang: Okay. So. My name is Mr. Sarang. It's S-A-R-A-N-G.

Rahul: Um-hm.

Sarang: [Sings: Unh-huhn] Your Account No. it's D12408165. [Pause] And look, you know what? I don't know if you believe in signs or not, but I do. And you know how you said you haven't filed your taxes yet?

Rahul: Um-hm.

Sarang: That's a good thing. Cause right now since you're in default, they're gonna be intercepted and offset. So I'll show you how to save them now. Okay?

Rahul: What do you mean intercepted and offset? Like tax returns? Or...

Sarang: Like they'll take 'em. Yah. They'll take 'em. Like your federal taxes, in the event that you're in default? They're liable of being intercepted and offset.

Rahul: Ohhhh my God. See I'm kinda like, I'm doing an offering. I'm doing an offering compromise right now. With everybody. Like now, like with OAC, I owe a half a million taxes. Foreign Italian taxes and shit like that.

Sarang: Uhn...

Rahul: So I'm pretty [Inaudible]

Sarang: Did you ever try to call them and try to propose like a settlement offering to them? You know they will settle in the event that you try to make a proposal to 'em.

Rahul: Yeah. No I told them.

Sarang: I've been down that route before.

Rahul: Following up and compromise already and [XXX] OAC and with state and loan.

Sarang: Oh you did. Okay, I gotcha.

Rahul: Yup yup. I already asked 'em for extending.

Sarang: So you're just waiting on approval or not?

Rahul: Yah.

Sarang: I gotcha. Well there you go. At least you got the ball rolling on that. Now what did you say your family size was, including yourself? Three right?

Rahul: Two kids. I have two kids.

Sarang: Okay. All right. So that's gonna create \$49,113 dollars. How many sizes - Three. Calculate. Okay with the information that you're providing I'm able to give you monthly payments at \$232 dollars. Cause they only had your 49 thousand with a family size of just you. But I included your kids as well. So with the information that you're providing I'm gonna be able to give you monthly payments at \$232 dollars on a monthly basis. Can you afford this payment?

Rahul: Yes sir. Thank you very much.

Sarang: Perfect. Not a problem. Not a problem. All right. [Pause] So look Rahul. The way that this works is that for the \$232 dollar monthly payments you have to pick a date. Whatever date that you choose, it's gonna be the same for the next ten months. Wouldn't be able to change this date. Now here's something that you have to keep in mind. You're gonna be *decertified*. You're gonna have your federal taxes intercepted and offset four to six weeks from the date that you make your first payment. So, say you made a payment today. We're gonna notify the IRS that: Hey, Rahul has taken advantage of the rehabilitation program. He's gonna be making the nine out of ten on-time monthly payments in order to take advantage of the rehabilitation. And then we'll be able to go ahead and get you decertified. So we'll notify the IRS and then I'll decertify you four to six weeks. That's when you can file your taxes and they will *not* be intercepted and offset. So that way you can keep them. And save them. Does that make sense.

Rahul: Um-hm.

Sarang: Perfect. So. You don't have to start today if you don't want to. But if you did start today, then your due date is gonna be the fourteenth of each month for your \$232 dollar monthly payments.

Rahul: Can you guys charge my account automatically every month?

Sarang: It's up to you. You can set it up with your card. Excuse me. With your routing account number or with your card. But I'm saying that whatever date that you choose, it's gonna be the same for the next 10 months. You wouldn't be able to change the date. So did you want to start today or did you have another date in mind?

Rahul: Yes sir. We can start today.

Sarang: All right. Perfect. Smart. All right. So cause the sooner you start, the sooner we can notify the IRS, and you can actually get your taxes that much sooner. Make sense?

Rahul: Yes sir.

Sarang: All right. Perfect. So look. Everything that we've just discussed with the rehabilitation program. How it requires you to make the nine out of ten on-time monthly payments. Your adjusted gross income. Your family size. You picking today as your due date for your monthly payments. All that information's gonna be sent to you electronically via email. You're gonna go ahead and agree to the terms, and also confirm that the information that you have provided is true and correct. Okay?

Rahul: Um-hm.

Sarang: All right. So really quickly. Prior to doing so, I do have to read you this affirmation: That you have agreed to participate in loan rehabilitation, which includes making nine full voluntary on-time payments in a ten month period; your payments will be \$232 dollars per month, due on the fourteenth day of each month. And you must submit the required documents to participate in loan rehabilitation. Do you agree to these terms?

Rahul: Yes sir.

Sarang: Perfect. So look. This next part, it's really simple. I don't know if you've ever done this before, but it's called DocuSign. All you're gonna do is you're gonna go to the info at: your last name dash law.com. It's gonna say that Meetoon has sent you a document via DocuSign. You're gonna hit: Review Document. It's gonna ask you for an access code - that is the last four initials of your social security number. So you just type in 8453. You hit: Validate. There's a box on there where it says: You consent to sign electronically. You're gonna check that box. You take your finger, you just sign there. You hit Adopt And Sign, Next, and Finish. This typically takes people about a minute or two to complete. Let me know whenever you put your Access Code in.

Rahul: [Typing is heard]. Okay. I'm gonna do it now?

Sarang: Yah. It's designed for you to do it now. Yah. Absolutely no worries. Take your time.

Rahul: Okay fine.

Sarang: No worries. I still got hours to go here.

Rahul: Um-hm.

Sarang: [Laugh] You ever been out here in California?

Rahul: Aaaaaah. Sometimes I've been there. Yah. Let's see. Like actually a long time ago but..... It's been awhile. 2008, [Pause – making computer notations] It was like....

Sarang: You said 2005 or so?

Rahul: I think it was eight. 2007 or 2008.

Sarang: Oh I gotcha. Okay. Yah we're out here in Sacramento.

Rahul: [Working on computer]. Okay.

Sarang: I'm gonna get out there one of these days to New York for sure. It's on my bucket list.

Rahul: [Laugh] [Working on computer, clicking] Been drinking like every night for two weeks. I'm like fuckin sick today, can't even...

Sarang: [Laugh]

Rahul: You know when you get to that point where it's just like: Fuck, I don't want to drink anymore. I don't want to drink anymore.

Sarang: I know exactly. Where you can't even like look at it or smell it or anything like that.

Rahul: Yep. Terrible. [Pause] Let's see. All right.

Sarang: And hey, really quickly. I'm just gonna put you on a brief hold real quick, okay?

Rahul: Sure.

Sarang: Thanks so much.

[Silence for awhile] [Clicking sound]

Sarang: All right. And let me know if you have any questions with those documents as well Rahul.

Rahul: Sure.

Sarang: It's pretty self-explanatory I think.

Rahul: Yah.

[cough] [Computer clicking].

Sarang: You're almost done.

Rahul: It's asking me to sign. How much time left?

Sarang: Oh you just take your finger and you sign there.

Rahul: Even on my laptop?

Sarang: Yeah.

Rahul: A laptop?

Sarang: Oh on your laptop. You just take with your mouse and sign with it to the best of your ability.

Rahul: Oh okay.

Sarang: Yah. I know. These guys are gettin' all kind of hi-tech on us now.

Rahul: Yeah. Okay. [computer clicking noise] Uhhh.

Sarang: What do you do if you don't mind my asking. Are you an attorney or...

Rahul: Ummm... Yes. It's asking me to sign. How do I sign. It says Login or No Thanks.

Sarang: Oh yeah yeah yeah. So at the end it's gonna ask you to create a Passcode, but you don't have to do that. That's only if you wanted to use DocuSign for your own purposes in the future.

Rahul: Then just hit No Thanks?

Sarang: Yah just hit No Thanks. I mean unless you wanted to use DocuSign for your own purposes. Which I don't think you do.

Rahul: No sir.

Sarang: All right. So, you're all squared away there. Great job.

Rahul: There.

Sarang: [Humming] Yeah, I mean you know, instead of just... You know ultimately you can... So look. Even throughout this whole process of making your two hundred some odd dollar payments, say you do come across you know a large lump sum of money. And you're like, hey I just want to be done with this. Even throughout the rehabilitation process, you still have the ability to just settle anyways. You know what I mean?

Rahul: Okay.

Sarang: Yeah. So you definitely... I mean you *definitely* want to rehab cause it's a second chance. You know a lot of individuals don't even know that they are eligible or they qualify for

this program. Um. So let's get you all squared away. All we gotta do now is it's gonna get your payments locked in to the system for the 232 dollars. And if you can describe your checking information I'll be able to walk you through the process. Let me know whenever you've got your routing and account number there in front of you.

Rahul: Routing? Or you want the card number.

Sarang: Whatever works for you. I mean if you don't have your routing and account number there with you, then your card will suffice as long as it has a Visa, Master Card, or Discover on there.

Rahul: Yes sir. Can you hold on a second?

Sarang: Yes absolutely. Take your time.

[Pause – Rahul goes to get Card]

Rahul: Okay. It's VISA.

Sarang: Okay.

Rahul: It's 4563

Sarang: Uh-huh.

Rahul: 3100

Sarang: Okay.

Rahul: 2583

Sarang: Okay.

Rahul: 1938

Sarang: 1938. And the expiration?

Rahul: 03 20

Sarang: 03 of 2020. And the zip code.

Rahul: 10005

Sarang: 10005. All right. So really quickly let's go to confirm the details of the payment arrangement. Today on April 14, 2017, you agree to make ten monthly payments to ECMC using

your card number 4563 3100 2583 1938. With an expiration of 03 2020. And a zip code of 10005. The first payment of \$232.00 will be processed on April 14, 2017. The remaining recurring payments of \$232.00 each will be processed on the fourteenth of every month starting in May and ending with the last payment on January of 2018. Please confirm you do authorize these payments to ECMC.

Rahul: Yes sir.

Sarang: Perfect. All right. So you're almost done. You still got that pen and paper there with you?

Rahul: Yes sir.

Sarang: Okay, so look. You know how I just said you'll be decertified four to six weeks from the date that you make your first payment. So you just made your first payment, right? So you know how I said four to six weeks?

Rahul: Um-hm.

Sarang: So at that four-week time frame, there's a number that you can actually call. It's called the Tax Offset Number. Whenever this number says that you're decertified, that's when you know it's safe to file your taxes.

Rahul: Okay.

Sarang: You still got that pen and paper?

Rahul: Yes sir.

Sarang: All right. So that number. It's (800) 304 3107.

Rahul: Okay. And what is that?

Sarang: That's called the Tax Offset Number. All right? And then put somewhere on that paper: Decertified Equals Safe to File Taxes.

Rahul: Do I have to call it?

Sarang: I mean you don't have to. You could just wait the four to six weeks. I mean you already have a tax preparer. I'm pretty sure he's just gonna tell you to wait the four to six weeks anyways. Just to be on the safe side.

Rahul: Okay okay okay.

Sarang: And then all I gotta do now is just confirm that the references we have on file for you are still correct. I have a Rishi Manchanda. How do you say your last name? So I can just stop butchering that. Rishi Manchanda.

Rahul: Manchanda.

Sarang: Manchanda. Okay. All right. And then I got a (212) 682-9469. Is that correct?

Rahul: Who? 212 what?

Sarang: Rishi. I have the first name is R-I-S-H-I Manchanda. These are references that you provided. We just gotta make sure that they're still correct. I just need two on file. And I got the number is (212) 682-9469. Is that still correct?

Rahul: No way. I don't even know what that is. [Inaudible]

Sarang: Okay. And then I have a Dr. Sopra Muralgi. I'm probably saying this wrong too. (914) 723-6880.

Ruhul: I would definitely take her off. That's my ex-girlfriend's mom.

Sarang: Oh okay. Well definitely get rid....

Rahul: That was twenty years ago.

Sarang: Oh wow. All right. Let's go out. Look, all I need is two references. Individuals that either live with you or live with each other. Or you can put another number down for Rishi.

Rahul: Uh. Rishi is (646) 418-6563.

Sarang: 6563. Okay. And then one more.

Rahul: And my mom. Sarah Manchanda. [Inaudible]

Sarang: s-a r-a-h m-a-n-c-h-a-n-d-a. Go ahead with the number.

Rahul: Her number is 617.

Sarang: 617

Rahul: 512

Sarang: 512

Rahul: 6960

Sarang: 6960. [Typing] All right. [Pause] Okay. All right. So. You know how you're making two hundred and somewhat dollar payments right now?

Rahul: Um-hm.

Sarang: So. Keep this in mind. All right? Whenever you do complete this program and get yourself out of default, that's when you can expect your payments to increase. Okay?

Rahul: Um-hm.

Sarang: But at any point in time, if they're too much for you, you can always ask for the Income Base Retainment Plan. All right? This program allows you to miss one payment, Rahul. But if you didn't miss any payments, this is just gonna be the smartest route to go anyways. Then you're gonna be done after you make your nine out of ten on-time monthly payments. Make sense.

Rahul: Um-hm.

Sarang: Then everything that we just discussed, it's all in writing to you anyways.

Rahul: Okay.

Sarang: Did you receive that copy already via email to your documentation?

Rahul: I did.

Sarang: Perfect. So then you already have that there. My name is Mr. Sarang. It's S-A-R-A-N-G. And you have my first name as [Inaudible] I don't even give that to people. But it's Mettoon Sarang. My number here it's (800) 367-1589. If you ever have any questions in reference to this, or say you *do* come up with some type of money and you're just lookin' to settle it, give me a call. And then we'll be able to go ahead and see what we're gonna do in reference to go ahead and just get this settled out for you. Okay?

Rahul: Thanks sir. Thanks very much.

Sarang: Hey. Not a problem. Thank you. Remember, if you have any questions, call (800) 367-1589. And thank you for taking my call today at ECMC. Hope you have a great weekend.

Rahul: Thank you sir. I appreciate it. Okay. Bye bye.

Sarang: No worries. Take care.